

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William James Nearhood
Debtor

Case No. 14-05111-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: REshelman
Form ID: 3180W

Page 1 of 1
Total Noticed: 18

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db
4566761 +William James Nearhood, 101 Tammenend Road, Port Matilda, PA 16870-9315
4597150 +DIRECT MERCHANTS BANK, PAYMENT CENTER, P.O. BOX 71105, CHARLOTTE, NC 28272-1105
4566768 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4588403 +PATENAUDE & FELIX, APC, 4545 MURPHY CANYON RD., 3RD FLOOR, SAN DIEGO, CA 92123-4363
+PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4861498 EDI: ECMC.COM Dec 14 2017 18:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
4861499 EDI: ECMC.COM Dec 14 2017 18:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC,
PO Box 16408, St. Paul, MN 55116-0408
4566762 +EDI: RMSC.COM Dec 14 2017 18:58:00 GE CAPITAL RETAIL BANK, ATTN: BANKRUPTCY DEPT.,
P.O. BOX 103104, ROSWELL, GA 30076-9104
4566763 +EDI: RMSC.COM Dec 14 2017 18:58:00 LOWE'S/GECRB, P.O. BOX 530914,
ATLANTA, GA 30353-0914
4566764 E-mail/Text: camanagement@mtb.com Dec 14 2017 18:55:56 M&T BANK, P.O. BOX 64679,
BALTIMORE, MD 21264
4588843 E-mail/Text: camanagement@mtb.com Dec 14 2017 18:55:56 M&T Bank, PO Box 1288,
Buffalo, NY 14240-1288
4566765 E-mail/Text: camanagement@mtb.com Dec 14 2017 18:55:56 M&T BANK,
CREDIT CARD PAYMENT PROCESSING, P.O. BOX 62014, BALTIMORE, MD 21264
4566766 E-mail/Text: camanagement@mtb.com Dec 14 2017 18:55:56 M&T BANK, P.O. BOX 62182,
BALTIMORE, MD 21264
4613258 EDI: PRA.COM Dec 14 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4566770 +EDI: RMSC.COM Dec 14 2017 18:58:00 SAM'S CLUB DISCOVER/SYNCRB, P.O. BOX 960013,
ORLANDO, FL 32896-0013
4566771 +EDI: CHASE.COM Dec 14 2017 18:58:00 SLATE, CARDMEMBER SERVICE, P.O. BOX 15153,
WILMINGTON, DE 19886-5153
4566772 +EDI: RMSC.COM Dec 14 2017 18:58:00 SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT.,
P.O. BOX 965060, ORLANDO, FL 32896-5060
4566773 +EDI: RMSC.COM Dec 14 2017 18:58:00 WALMART DISCOVER/GECRB, P.O. BOX 960024,
ORLANDO, FL 32896-0024

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4566767 PEGGY ANN NEARHOOD
4566769 PNC BANK
cr* ECMC, PO Box 16408, St. Paul, MN 55116-0408

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Donald M Hahn on behalf of Debtor 1 William James Nearhood dhahn@nittanylaw.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 William James Nearhood
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **4:14-bk-05111-JJT**

Social Security number or ITIN **xxx-xx-2932**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William James Nearhood

By the
court:



December 14, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.